

### **In the Claims**

1. (Currently amended) A method for execution by a computer, the method comprising:  
transmitting identification information related to a user to an authentication entity;  
and

receiving access to a secure data providing entity coupled to said authentication entity if authentication information identifying said user is provided to said secure data providing entity, said authentication information comprising levels of authentication corresponding to locations, wherein different levels of access to said secure data providing entity ~~is~~ are given when said user requests access from different locations.

2. (Original) The method according to claim 1, wherein said transmitting further comprises:

transmitting at least one access question to said authentication entity, said at least one access question being tailored by said user based on said identification information in order to uniquely identify and authenticate said user.

3. (Cancelled)

4. (Original) The method according to claim 1, wherein said authentication information is based on a profile of said user stored in said authentication entity.

5. (Previously presented) The method according to claim 4, wherein said profile contains said identification information related to said user and at least one level of authentication.

6. (Currently amended) The method according to claim 2, wherein said receiving further comprises:

receiving an authentication request from said secure data providing entity;  
transmitting said authentication request to said authentication entity;  
receiving said at least one access question from said authentication entity; and  
transmitting an answer to said at least one access question to said authentication entity to authenticate said user.

7. (Original) The method according to claim 2, wherein said receiving further comprises:  
receiving said at least one access question from said authentication entity; and  
transmitting an answer to said at least one access question to said authentication entity to authenticate said user.

8. (Original) The method according to claim 2, wherein said transmitting further comprises establishing biometric access to said authentication entity using a biometric control module.

9. (Original) The method according to claim 1, wherein said receiving further comprises:  
receiving at least one access question from said authentication entity, said at least one access question being created by said authentication entity based on said identification information in order to uniquely identify and authenticate said user; and  
providing an answer to said at least one access question to said authentication entity to authenticate said user.

10. (Currently amended) The method according to claim 1, wherein said secure data providing entity specifies a plurality of authenticated users to said authentication entity and said authentication entity stores said authentication information related to each authenticated user of said plurality of authenticated users.

11. (Original) The method according to claim 1, wherein said authentication entity is a transaction privacy clearing house (TPCH) server.

12. (Currently amended) A method for execution by a computer, the method comprising:  
receiving an authentication request related to a user requesting access to a secure data providing entity;  
retrieving a profile of said user from an access database, ~~said profile containing at least one access question uniquely identifying said user;~~ and

transmitting authentication information to said secure data providing entity-based ~~on an answer to said at least one access question received from said user~~, said authentication information comprising levels of authentication corresponding to locations, wherein different levels of access to said secure data providing entity ~~is~~ are given when said user requests access from different locations.

13. (Currently amended) The method according to claim 12, wherein said authentication request is received directly from said secure data providing entity.

14. (Currently amended) The method according to claim 12, wherein said authentication request is received from a personal transaction device coupled to said user and to said secure data providing entity.

15. (Currently amended) The method according to claim 12, wherein said authentication information is transmitted directly to said secure data providing entity.

16. (Currently amended) The method according to claim 12, wherein said authentication information is transmitted to a personal transaction device coupled to said user and to said secure data providing entity.

17. (Currently amended) The method according to claim 12, further comprising:  
receiving identification information related to said user from a personal transaction device coupled to said user and said secure data providing entity, said identification information including ~~said at least one access question~~ uniquely identifying said user; and

storing said at least one access question and at least one level of authentication in said profile within said access database.

18. (Original) The method according to claim 17, wherein said personal transaction device establishes biometric access to transmit said identification information using a biometric control module.

19. (Cancelled)

20. (Currently amended) The method according to claim 12, further comprising:

receiving identification information related to said user from a personal transaction device coupled to said user and said secure data providing entity;  
creating ~~said~~ at least one access question based on said identification information, said at least one access question uniquely identifying said user; and  
storing said at least one access question and at least one level of authentication in said profile within said access database.

21. (Currently amended) A system comprising:

a personal transaction device connected to a user requesting access to a secure data providing entity; and  
an authentication entity connected to said personal transaction device and said secure data providing entity to retrieve a profile of said user from an access database in response to an authentication request related to said user, said profile containing ~~at least one access question uniquely identifying said user and~~ levels of authentication corresponding to locations, wherein different levels of access to said secure data providing entity ~~is~~ are given when said user requests access from different locations, and to transmit authentication information identifying said user to said secure data providing entity, ~~based on an answer to said at least one access question received from said user.~~

22. (Currently amended) The system according to claim 21, wherein said authentication request is received directly from said secure data providing entity.

23. (Currently amended) The system according to claim 21, wherein said authentication request is received from said secure data providing entity through said personal transaction device.

24. (Currently amended) The system according to claim 21, wherein said authentication entity further transmits said authentication information directly to said secure data providing entity.

25. (Currently amended) The system according to claim 21, wherein said authentication entity further transmits said authentication information to said secure data providing entity through said personal transaction device.

26. (Currently amended) The system according to claim 21, wherein said authentication entity further receives identification information related to said user from said personal transaction device, said identification information including ~~said~~ at least one access question uniquely identifying said user, and further stores said at least one access question and at least one level of authentication in said profile within said access database.

27. (Cancelled)

28. (Currently amended) The system according to claim 21, wherein said authentication entity further receives identification information related to said user from said personal transaction device, creates ~~said~~ at least one access question based on said identification information, and stores said at least one access question and at least one level of authentication in said profile within said access database, said at least one access question uniquely identifying said user.

29. (Original) The system according to claim 28, wherein said personal transaction device establishes biometric access to transmit said identification information using a biometric control module.

30. (Currently amended) The system according to claim ~~24~~28, wherein said personal transaction device receives said at least one access question from said authentication entity and transmits said answer to said authentication entity to authenticate said user.

31. (Currently amended) An apparatus comprising:

means for transmitting identification information related to a user to an authentication entity; and

means for receiving access to a secure data providing entity coupled to said authentication entity if authentication information identifying said user is provided to said secure data providing entity, said authentication information comprising levels of authentication corresponding to locations, wherein different levels of access to said secure data providing entity ~~is~~are given when said user requests access from different locations.

32. (Original) The apparatus according to claim 31, further comprising:

means for transmitting at least one access question to said authentication entity, said at least one access question being tailored by said user based on said identification information in order to uniquely identify and authenticate said user.

33. (Currently amended) The apparatus according to claim 32, further comprising:

means for receiving an authentication request from said secure data providing entity;

means for transmitting said authentication request to said authentication entity;

means for receiving said at least one access question from said authentication entity; and

means for transmitting an answer to said at least one access question to said authentication entity to authenticate said user.

34. (Original) The apparatus according to claim 32, further comprising:

means for receiving said at least one access question from said authentication entity; and

means for transmitting an answer to said at least one access question to said authentication entity to authenticate said user.

35. (Original) The apparatus according to claim 32, further comprising means for establishing biometric access to said authentication entity using a biometric control module.

36. (Original) The apparatus according to claim 31, further comprising:

means for receiving at least one access question from said authentication entity, said at least one access question being created by said authentication entity based on said identification information in order to uniquely identify and authenticate said user; and

means for providing an answer to said at least one access question to said authentication entity to authenticate said user.

37. (Currently amended) An apparatus comprising:

means for receiving an authentication request related to a user requesting access to a secure data providing entity;

means for retrieving a profile of said user from an access database, ~~said profile containing at least one access question uniquely identifying said user;~~ and

means for transmitting authentication information to said secure data providing entity ~~based on an answer to said at least one access question received from said user,~~ said authentication information comprising levels of authentication corresponding to locations, wherein different levels of access to said secure data providing entity is given when said user requests access from different locations.

38. (Currently amended) The apparatus according to claim 37, further comprising:

means for receiving identification information related to said user from a personal transaction device coupled to said user and said secure data providing entity, said identification information including ~~said~~ at least one access question uniquely identifying said user; and

means for storing said at least one access question and at least one level of authentication in said profile within said access database.

39. (Currently amended) The apparatus according to claim 37, further comprising:  
means for receiving identification information related to said user from a personal transaction device coupled to said user and said secure data providing entity;  
means for creating ~~said~~ at least one access question based on said identification information, said at least one access question uniquely identifying said user; and  
means for storing said at least one access question and at least one level of authentication in said profile within said access database.

40. (Currently amended) A computer readable medium containing executable instructions, which, when executed in a processing system, cause said processing system to perform a method comprising:  
transmitting identification information related to a user to an authentication entity;  
and  
receiving access to a secure data providing entity coupled to said authentication entity if authentication information identifying said user is provided to said secure data providing entity, said authentication information comprising levels of authentication corresponding to locations, wherein different levels of access to said secure data providing entity ~~is~~ are given when said user requests access from different locations.

41. (Original) The computer readable medium according to claim 40, wherein said transmitting further comprises:  
transmitting at least one access question to said authentication entity, said at least one access question being tailored by said user based on said identification information in order to uniquely identify and authenticate said user.

42. (Currently amended) The computer readable medium according to claim 41, wherein said receiving further comprises:  
receiving an authentication request from said secure data providing entity;  
transmitting said authentication request to said authentication entity;  
receiving said at least one access question from said authentication entity; and



transmitting an answer to said at least one access question to said authentication entity to authenticate said user.

43. (Original) The computer readable medium according to claim 41, wherein said receiving further comprises:

receiving said at least one access question from said authentication entity; and  
transmitting an answer to said at least one access question to said authentication entity to authenticate said user.

44. (Original) The computer readable medium according to claim 41, wherein said transmitting further comprises establishing biometric access to said authentication entity using a biometric control module.

45. (Original) The computer readable medium according to claim 40, wherein said receiving further comprises:

receiving at least one access question from said authentication entity, said at least one access question being created by said authentication entity based on said identification information in order to uniquely identify and authenticate said user; and  
providing an answer to said at least one access question to said authentication entity to authenticate said user.

46. (Currently amended) A computer readable medium containing executable instructions, which, when executed in a processing system, cause said processing system to perform a method comprising:

receiving an authentication request related to a user requesting access to a secure data providing entity;

retrieving a profile of said user from an access database, ~~said profile containing at least one access question uniquely identifying said user;~~ and

transmitting authentication information to said secure data providing entity based ~~on an answer to said at least one access question received from said user,~~ said authentication information comprising levels of authentication corresponding to

locations, wherein different levels of access to said secure data providing entity are given when said user requests access from different locations.

47. (Currently amended) The computer readable medium according to claim 46, wherein said method further comprises:

receiving identification information related to said user from a personal transaction device coupled to said user and said secure data providing entity, said identification information including ~~said~~ at least one access question uniquely identifying said user; and

storing said at least one access question and at least one level of authentication in said profile within said access database.

48. (Currently amended) The computer readable medium according to claim 46, wherein said method further comprises:

receiving identification information related to said user from a personal transaction device coupled to said user and said secure data providing entity;

creating ~~said~~ at least one access question based on said identification information, said at least one access question uniquely identifying said user; and

storing said at least one access question and at least one level of authentication in said profile within said access database.

49. (New) A computerized method of providing multiple access levels to a secure data providing entity, the method comprising:

authenticating a first access level to the secure data providing entity if a request for access is sent from a first location; and

authenticating a second access level to the secure data providing entity if the request for access is sent from a second location, wherein the second access level allows more access than the first access level.